

Information to identify the case:

Debtor 1	<u>Ronald G. Pilarchik</u>	Social Security number or ITIN	xxx-xx-0004
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Leah J. Pilarchik</u>	Social Security number or ITIN	xxx-xx-1023
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-22029-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald G. Pilarchik

Leah J. Pilarchik

10/13/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ronald G. Pilarchik
Leah J. Pilarchik
Debtors

Case No. 16-22029-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 13, 2021

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Ronald G. Pilarchik, Leah J. Pilarchik, 827 St. Regis Court, Mantua, NJ 08051-2046
cr	+ Townhomes at St. Regis Walk Assn Inc., Realty Solutions LLC, 415 S. White Horse Pike, Suite 2, Audubon, NJ 08106-1310
516246684	+ Amer/Assist A/R Solutions, P.O. Box 26095, Columbus, OH 43226-0095
516454156	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516405802	+ Emerg Care Services of Nj,P.A., 6681 Country Club Drive, Golden Valley MN 55427-4601
516246688	+ Long and Foster, 1132 Mantua Pike, Mantua, NJ 08051-1663
516246680	+ Maryland Transportation Authority, P.O. Box 17600, Baltimore, MD 21297-1600
516246685	+ Receivables Outsourcing, LLC, P.O. Box 62850, Baltimore, MD 21264-2850
516299423	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
516246686	+ Viant Health Payment Solutions, 1105 West 2400 South, Salt Lake City, UT 84119-1547

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 13 2021 20:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 13 2021 20:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516246683	+ EDI: RMCB.COM	Oct 14 2021 00:23:00	AMCA, P.O. Box 1235, Elmsford, NY 10523-0935
516246657	+ EDI: GMACFS.COM	Oct 14 2021 00:23:00	Ally, P.O. Box 380902, Bloomington, MN 55438-0902
516280842	EDI: GMACFS.COM	Oct 14 2021 00:23:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
516246669	EDI: BANKAMER.COM	Oct 14 2021 00:23:00	Bank of America, P.O. Box 15019, Wilmington, DE 19886
516246665	+ EDI: CITICORP.COM	Oct 14 2021 00:23:00	Best Buy Credit Services, P.O. Box 78009, Phoenix, AZ 85062-8009
516246660	+ EDI: CAPITALONE.COM	Oct 14 2021 00:23:00	Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
516341505	EDI: CAPITALONE.COM	Oct 14 2021 00:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516401248	EDI: BL-BECKET.COM	Oct 14 2021 00:23:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516246679	+ Email/Text: bankruptcy@philapark.org	Oct 13 2021 20:25:00	City of Philadelphia, P.O. Box 41819,

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			Philadelphia, PA 19101-1819
516409974	+ EDI: WFNNB.COM	Oct 14 2021 00:23:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516246659	+ Email/PDF: creditonebknottifications@resurgent.com	Oct 13 2021 20:23:59	Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
516246664	+ EDI: CITICORP.COM	Oct 14 2021 00:23:00	Macy's, P.O. Box 78008, Phoenix, AZ 85062
516446788	EDI: Q3G.COM	Oct 14 2021 00:23:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516246668	+ EDI: BLUESTEM	Oct 14 2021 00:23:00	Fingerhut, P.O. Box 166, Newark, NJ 07101-0166
516246662	+ EDI: AMINFOFP.COM	Oct 14 2021 00:23:00	First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
516246667	+ EDI: CITICORP.COM	Oct 14 2021 00:23:00	Goodyear Credit Plan, P.O. Box 9001006, Louisville, KY 40290-1006
516246677	EDI: JPMORGANCHASE	Oct 14 2021 00:23:00	Chase Cardmember Services, P.O. Box 15153, Wilmington, DE 19886
516246675	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 13 2021 20:24:00	Kohls, P.O. Box 2983, Milwaukee, WI 53201-2983
516398885	Email/PDF: resurgentbknottifications@resurgent.com	Oct 13 2021 20:24:01	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516449099	Email/PDF: resurgentbknottifications@resurgent.com	Oct 13 2021 20:34:07	LVNV Funding, LLC its successors and assigns as, assignee of LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517223362	Email/PDF: resurgentbknottifications@resurgent.com	Oct 13 2021 20:24:01	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
516246682	+ Email/Text: bk@lendingclub.com	Oct 13 2021 20:25:00	Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
516246674	+ EDI: RMSC.COM	Oct 14 2021 00:23:00	Lowes/Synchrony Bank, P.O. Box 530914, Atlanta, GA 30353-0914
516336554	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 13 2021 20:23:31	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516246663	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 13 2021 20:23:57	Merrick Bank, P.O. Box 660702, Dallas, TX 75266-0702
516246661	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 13 2021 20:23:13	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
516350379	+ EDI: AISMIDFIRST	Oct 14 2021 00:23:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
516389469	+ EDI: MID8.COM	Oct 14 2021 00:23:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
516246654	+ EDI: AISMIDFIRST	Oct 14 2021 00:23:00	Midland Mortgage, P.O. Box 26648, Oklahoma City, OK 73126-0648
516246687	Email/Text: info@phoenixfinancialsvcs.com	Oct 13 2021 20:24:00	Phoenix Financial Services, LLC, P.O. Box 361450, Indianapolis, IN 46236
516464764	EDI: PRA.COM	Oct 14 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
516462404	EDI: PRA.COM	Oct 14 2021 00:23:00	Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541
516246676	+ EDI: RMSC.COM		

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		Oct 14 2021 00:23:00	PayPal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
516434374	+ Email/Text: bankruptcy@philapark.org		
		Oct 13 2021 20:25:00	Philadelphia Parking Authority, 701 Market Street, Suite 5400, Philadelphia, PA 19106-2895
516442364	+ EDI: JEFFERSONCAP.COM		
		Oct 14 2021 00:23:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516246678	+ EDI: RMCB.COM		
		Oct 14 2021 00:23:00	RMCB, P.O. Box 1235, Elmsford, NY 10523-0935
518055869	+ Email/Text: bncmail@w-legal.com		
		Oct 13 2021 20:25:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
518055868	+ Email/Text: bncmail@w-legal.com		
		Oct 13 2021 20:25:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
516246672	+ EDI: RMSC.COM		
		Oct 14 2021 00:23:00	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
516246671	+ EDI: RMSC.COM		
		Oct 14 2021 00:23:00	Synchrony Bank, P.O. Box 960090, Orlando, FL 32896-0090
516380045	+ Email/Text: bncmail@w-legal.com		
		Oct 13 2021 20:25:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516246673	+ EDI: WTRRN BANK.COM		
		Oct 14 2021 00:23:00	Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170
516246681	+ Email/Text: bankruptcy notices@cbecompanies.com		
		Oct 13 2021 20:25:00	The CBE Group, 1309 Technology Parkway, Cedar Falls, IA 50613-6976
516246655	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov		
		Oct 13 2021 20:23:57	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
516522278	EDI: ECMC.COM		
		Oct 14 2021 00:23:00	US Department of Education, P O Box 16448, Saint Paul MN 55116-0448
516246670	+ EDI: RMSC.COM		
		Oct 14 2021 00:23:00	Walmart/Synchrony Bank, P.O. Box 530927, Atlanta, GA 30353-0927
516304509	EDI: WFFC.COM		
		Oct 14 2021 00:23:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657
516246658	+ EDI: WFFC.COM		
		Oct 14 2021 00:23:00	Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
516246666	*+	First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
516246656	##+	KML Law Group, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2021 at the address(es) listed below:

Name	Email Address
Chester A. Luszc	on behalf of Creditor Townhomes at St. Regis Walk Assn Inc. luszc@comcast.net bluszc@comcast.net
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jenelle C Arnold	on behalf of Creditor MidFirst Bank bkecfinbox@aldridgepite.com jarnold@ecf.courtdrive.com
John R. Morton, Jr.	on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraige@cf@gmail.com
Kevin Gordon McDonald	on behalf of Creditor MidFirst Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com
Stacey L. Mullen	on behalf of Joint Debtor Leah J. Pilarchik slmullen@comcast.net
Stacey L. Mullen	on behalf of Debtor Ronald G. Pilarchik slmullen@comcast.net

TOTAL: 10